

# Consumer Action

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July 25, 1996

DOCKET FILE COPY ORIGINAL

To: Office of the Secretary  
Federal Communications Commission  
Washington, D.C. 20554

Re: Ex Parte Communication Pertaining to the  
Policy and Rules Concerning the  
Interstate, Interexchange Marketplace  
Implementation of Sect. 254(g) of the  
Communications Act of 1934, as amended  
CC Docket No. 96-61

**RECEIVED**

**JUL 26 1996**

**FCC MAIL ROOM**

Consumer Action (CA) is not a party to this proceeding but is submitting this ex parte communication for your consideration because of our strong opposition to the proposal to detariff long distance rates.

We strongly support both the analysis and conclusions set forth by Consumer Federation of America and Consumers Union in their initial comments in CC Docket No. 96-61 that were filed on April 25, 1996. However, we would like to share with you some specific thoughts on how detariffing would impact us and the work that we do in the community.

CA is a San Francisco-based consumer education and advocacy organization that has focused on the impact of deregulation in telecommunications on low income consumers since the early 1980s.

As part of that effort we have published yearly surveys of long distance rates since the breakup of AT&T. The results of our surveys (the latest one is attached) are distributed to the media, individual consumers and our national network of 2,200 community based organizations for the use of their clients.

In addition, CA maintains a complaint switchboard in San Francisco and Los Angeles that counsels consumers in Chinese, English and Spanish. Many of the telephone disputes revolve around whether the consumer has been charged the correct rate.

In both of these areas having tariffed residential rates are important. They can serve to verify the information we receive from long distance companies either for our surveys or when we are helping to resolve complaints.

We are quite concerned that you may detariff residential long distance rates. It would seriously damage our ability to inform and educate consumers on how best

to take advantage of long distance competition. Frankly, we are surprised that you would consider such a change at a time of rapid change in telecommunications which increases the consumer need for accurate information on long distance rates.

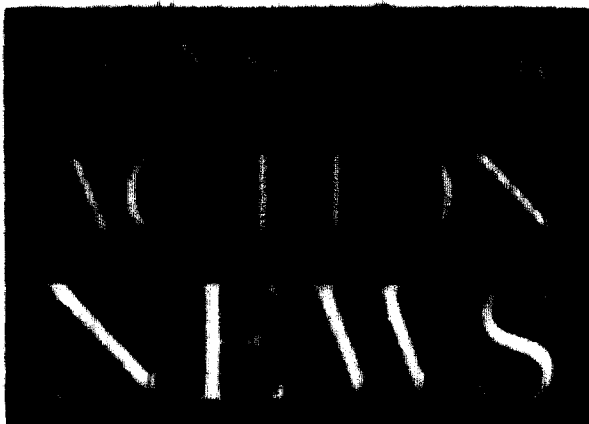
Now is not the time to reduce the access to long distance rate information by residential customers. Without such price data, consumers will be forced to rely on advertising that is often misleading and at best does not contain the facts that are needed for the market to function properly.

Thank you for your consideration.

Submitted by,

A handwritten signature in black ink, appearing to read "Ken McEldowney". The signature is fluid and cursive, with the first name "Ken" and last name "McEldowney" clearly distinguishable.

Ken McEldowney  
Executive Director  
Consumer Action  
116 New Montgomery St., Suite 233  
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(415) 777-9648



# Long Distance Rate Survey

Non-Profit Org.  
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## CA's 1996 Long Distance Rate Survey

# Phone rates climb despite competition

## Many domestic and international calling plan options

BY LINDA SHERRY

With the fierce competition among long distance phone companies, you might expect that the price of phone calls would decrease. But a new survey by Consumer Action found just the opposite: steep charges by industry leaders AT&T, MCI and Sprint have actually increased in the past five years.

But now there are many more carriers and calling plans to choose from. While past CA surveys have focused only on a few companies, this year CA looked at 15. Information obtained from surveys and customer service representatives in January and February shows many choices in low per-minute flat rate calling plans.

### Increases since 1991

Since the mid-1980s, CA has tracked charges by the Big Three long distance carriers for a selection of long distance calls. After several years of dropping rates, CA has documented a steady increase in prices since 1991.

For example, AT&T charges for these calls increased from \$20.41 in 1991 to \$22.96 this year.

Current prices reflect a 12% increase in basic rates by AT&T, 16% by MCI and 17% by Sprint since 1991. This pattern is continuing: AT&T announced that on Feb. 17 it raised many of its rates.

### A new kind of survey

In its past surveys of long distance rates, CA listed the calls used in calculating the rising rates noted above. This year we have designed a new chart that focuses on the lowest rates that you can get from each company. As in past years, we have also listed each company's top domestic and international calling plans. (Use the information only as a guide—rates and calling plans often change.)

The calls used by CA to document rising prices were figured using the companies' basic rates—those charged customers who do not have a discount calling plan. "You now need a calling plan more than ever," observed CA

Executive Director Ken McEldowney. (A review of calling plans offered by 15 carriers begins on page 2.)

McEldowney pointed out that long distance rates decreased annually after the breakup of AT&T in 1984. "But in our 1992 survey, we first noticed that rates were increasing," he said. "Ever since, they've been creeping upward. Competition hasn't kept the rates of the three largest carriers from climbing."

A 1995 survey by Sprint of 1,000 adults revealed that four out of ten people do not know how much they pay for long distance calls. Respondents' guesses averaged about 80¢ per minute—several times higher than the actual 10-28¢ per minute cost of interstate long distance calls.

### 'A reference point'

"The Sprint survey really shows that people don't have a reference

point to use in comparing long distance companies," said McEldowney. "Yet people are switching carriers in record numbers."

According to testimony presented by AT&T to the Federal Communications Commission, almost one in five residential customers switched carriers one or more times in 1994, resulting in a total of more than 27 million changes.

Many customers who switched plans were enticed by the offer of new money-saving calling plans.

A calling plan is an optional service that allows you to make long distance calls for less money. Most companies have plans that cover calls within the U.S. (domestic plans) and to other countries (international).

### Three types of plans

There are three basic types of long distance calling plans:

- Flat rate plans charge set, reduced per-minute rates on all calls made during certain days and/or time periods, or in some cases, 24 hours a day. Most flat rate plans cover all interstate long distance calls. Sprint

*continued on page 2*

## Don't get slammed

The fierce competition in the long distance market has led to marketing abuses and outright deception. This includes the illegal practice of slamming—when your long distance carrier is switched without your permission.

How does someone's service get switched to a company they didn't ask for?

Often people sign a well-disguised or confusing contract without realizing that they are giving the company permission to make the switch.

At a mall or community festival, you might sign your name on a raffle ticket or on a contest form to win a car or a trip. Or you might be asked to donate to a charity. The form might contain very small or very pale print authorizing a long distance company to take over your service.

You might receive a check from a long distance carrier. Fine print—often designed to be easily overlooked—notes that when you sign and deposit the check in your account you are agreeing to switch long distance carriers.

Telemarketers might call you on behalf of a long distance carrier, and ask if you are interested in receiving material about their service. Along with the information may come a form that you have to mail back in order to

refuse their service. If you overlook the form, the company will go ahead and transfer your service.

And sometimes people get slammed even though they haven't done anything.

### Don't be duped

Read carefully anything you sign. Don't give salespeople, telemarketers or other strangers your phone number or any personal information, such as your birth date or social security number.

Besides the annoyance of being slammed and the possible increase in charges for your long distance calls, your local phone company charges about \$5 for switching long distance carriers. Check your phone bill each month to see which long distance carrier is handling your calls. If you're slammed, call your local phone company immediately. Ask for any switching charges to be dropped.

Call the long distance carrier of your choice and explain what happened and that you want to be returned to its service.

Contact the company that slammed you and ask that any charges be recalculated according to your original company's rates.

To make sure it never happens again—or in the first place—ask your local phone company for a "carrier restriction form." If you sign and return the form, the local phone company will not make a change in your long distance carrier unless you authorize the change in writing. ■

## A calling plan can help you save on long distance calls

If you want to save money on your long distance bill, subscribe to a calling plan. Three types of calling plans are generally available—volume discount, flat rate and calling circle plans. (For a description of these types of plans, see story above. Our review of plans begins on page 2.)

Consider a volume discount plan if:

- You spend \$25 or more per month on long distance calls.
- You place long distance calls at various times of day.

Consider a flat rate plan if:

- The best per-minute rates correspond with the times that you make most of your calls. For instance, Sprint's best rate kicks in at 7 p.m., while flat rate plans offered by other carriers such as LDDS WorldCom and LCI start their best rates at 5 p.m.
- You don't make very many calls and you don't usually reach the threshold needed to qualify for a volume discount.

You like to keep track of how much each call costs—this is easier with a flat rate plan.

Calling circle plans are available by themselves and as an adjunct to other calling plans on a call-by-call basis.

Consider a calling circle plan if:

- You call people who use the same long distance carrier. If you tend to place calls to the same people, you might find it worth the trouble to convince them to sign up with the same carrier.

You want to take advantage of incentives or rebates offered to you by the long distance company if you convince the people you call to sign up with the carrier. For instance, LDDS WorldCom and Working Assets credit your bill with \$10 each time you refer a new customer who signs up.

## How to choose a calling plan

In choosing a long distance carrier and calling plan, consider these points:

• Each person's calling pattern is different. Examine several months' worth of your recent long distance bills. Look for patterns. Do you make most of your calls at a certain time of day or on weekends? If most of your calls are made during the day, a plan that has low daytime rates may be best for you.

• The cost of calls varies during different "rate periods." For most companies, the rate periods are Daytime, from 8 a.m. to 5 p.m.; Evening, from 5 p.m. to 11 p.m.; and Night/Weekend, from 11 p.m. to 8 a.m. Sunday through Friday and all day Saturday and Sunday.

• Several carriers in CA's survey have adjusted their rate periods. For instance, some carriers' flat rate plans begin to offer the lowest rate at 5 p.m. or at 7 p.m., instead of at 11 p.m. If you make many of your calls between

*continued on page 2*

## AMERICALL (800) 399-1234

AmeriCall charges the same flat rates to all its residential customers. See chart on page 3.

## AT&T (800) 222-0300

**Calling plan name:** *True Reach Savings*  
**Type of plan:** Volume discount  
**Sign up required:** Yes  
**Monthly fee:** No  
**Rate periods included:** All  
**Plan description:** True Reach Savings offers a 10% discount on monthly long distance bills of between \$10 and \$24.99 and a 25% discount on bills of \$25 or more. Covers all domestic calls carried by AT&T, including calling card and cellular calls.

## EXCEL TELECOMMUNICATIONS (800) 875-9235

**Calling plan name:** *Excel Plus II*  
**Type of plan:** Volume Discount & Calling Circle  
**Sign up required:** Yes  
**Monthly fee:** \$1  
**Rate periods included:** Day: Monday-Friday 7 a.m.-6 p.m. Evening: Monday-Friday 6 p.m.-11 p.m. and Saturdays and Sundays from 5-11 p.m.  
**Night/Weekend:** All other times.  
**Plan description:** Customers receive a 30% discount on all interstate calls, and a 50% discount on interstate calls to other Excel customers.

**Calling plan name:** *Premier Plus II*  
**Type of plan:** Flat Rate & Calling Circle  
**Sign up required:** Yes  
**Monthly fee:** \$3  
**Rate periods included:** Standard rate periods apply, except that evening rates also apply on Saturdays and Sundays.  
**Plan description:** Interstate calls are billed at per-minute rates of 16.1¢ dur-

ing the day, 12.6¢ evening and 11.2¢ nights and weekends. Callers also pay less per minute when they are calling other Excel customers (11.5¢ day/8¢ evening/5¢ nights and weekends).

## EXPRESS TEL/EXTEL.COM (800) 748-6350

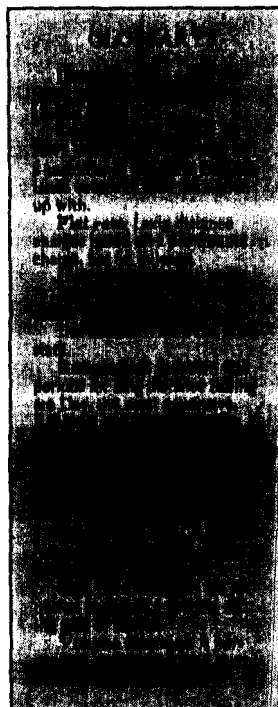
This carrier charges the same flat, mileage-based rates to all its residential customers. See chart on page 3.

## FRONTIER COMMUNICATIONS (800) 836-8080

**Calling plan name:** *Homesaver*  
**Type of plan:** Domestic, flat rate  
**Sign up required:** Yes  
**Monthly fee:** No  
**Rate periods included:** The plan's two rate periods are Day, from 8 a.m. to 5 p.m. Monday through Friday, and all other times, including Saturdays, Sundays and some holidays.  
**Plan description:** State-to-state calls are billed at 22¢ per minute during the day and 10¢ per minute other times. After a 30-second minimum, calls are billed in 6-second increments.

## ICI INTERNATIONAL (800) 524-4685

**Calling plan name:** *All America Plan*  
**Type of plan:** Flat rate  
**Sign up required:** Yes  
**Monthly fee:** No  
**Rate periods included:** Standard rate periods apply.  
**Plan description:** All America Plan offers flat rates on interstate calls of 19¢ per minute during the day, 14¢ in the evenings (including Sundays), and 12¢ at night and on weekends (including Friday evenings). On 8 holidays, 30 minutes of calls cost 30¢.



## LDOS WORLD.COM (800) 275-0100

**Calling plan name:** *Home Advantage*  
**Type of plan:** Flat rate  
**Sign up required:** Yes  
**Monthly fee:** No  
**Rate periods included:** Peak (8 a.m.-5 p.m. weekdays) and Off-Peak (all other times).  
**Plan description:** Interstate calls are billed at 20¢ per minute during Peak period and 10¢ Off-Peak.

## MATRIX (800) 282-0242

**Calling plan name:** *SmartWorld Day*  
**Type of plan:** Flat rate  
**Sign up required:** Yes  
**Monthly fee:** No  
**Rate periods included:** Standard rate periods apply.  
**Plan description:** This plan charges flat rates for interstate calls: daytime, 18¢ per minute; evening, 15¢; and night, 13¢.

**Calling plan name:** *SmartWorld Basic*  
**Type of plan:** Volume discount  
**Sign up required:** Yes  
**Monthly fee:** No  
**Rate periods included:** Standard rate periods apply.  
**Plan description:** In the first six months, subscribers receive a 20% discount off basic interstate and international rates. After six months, the discount jumps to 25%. SmartWorld Basic carries no minimum usage requirements.

## MCI (800) 888-8000

**Calling plan name:** *Friends & Family*  
**Type of plan:** Volume discount  
**Sign up required:** Yes  
**Monthly fee:** No  
**Rate periods included:** Regular rate periods apply.  
**Plan description:** Callers who spend between \$10-\$24.99 receive a 10% discount off basic rates on direct dialed domestic, intrastate and interstate calls. The discount increases to 25% when the bill totals \$25 or more. (If the calls are placed to other MCI customers, a discount of 20% is given on those calls if the total bill is less than \$25, and 35% if the bill totals more than \$25.)

**Calling plan name:** *MCI Minutes*  
**Type of plan:** Flat rate  
**Sign up required:** Yes  
**Monthly fee:** No

*continued on page 4*

## Rates climb

*continued from page 1*

Sense is an example of such a plan.

- Volume discount plans reduce your total monthly bill by a certain percentage. The percentage of the discount often varies, depending upon the total of your bill, and is usually applied only after you have made a minimum amount of calls, such as \$10 or \$25. AT&T's True Reach Savings is an example of a volume discount plan.

- Calling circle plans provide discounts when the people you call are customers of the same long distance company you have. The most well-known is MCI's "Friends and Family" plan.

Of the surveyed companies, 12 offer flat rate plans. Two carriers, AmeriCall and Express Tel, offer all residential customers the same interstate rates (16 cents per minute), regardless of the time of day. Only AT&T and Working Assets do not offer flat rate calling plans.

CA found that flat rate plans fall into two categories: plans with one per-minute rate that is good all day, every day, and those with two or three different per-minute rates tied to the time of day. (Flat rate calling plans should not be confused with local phone companies' flat rate monthly service plans.)

The survey discovered that four companies offer volume discount calling plans for domestic calls. Excel applies the discount to all calls, MCI and AT&T plans cover customers who make more than \$10 worth of long distance calls each month, and Working Assets limits its discounts to bills totaling \$25 or more. ■

## Wide range in calling card rates

This chart compares the rates on a sample calling card call from San Francisco to New York City, using three typical pricing methods.

AT&T calling cards have an 80¢ per-call surcharge and rates vary by time periods. The Matrix card has a 30¢ per-call surcharge and its rates vary by time periods. The LDOS WorldCom card has no surcharge and one 24-hour per-minute rate of 30¢.

Call Length	Company	Daytime	Night/Weekend
1 minute	AT&T	\$1.20	\$1.00
	LDOS/World Com	30¢	30¢
	Matrix	61¢	50¢
5 minutes	AT&T	\$2.60	\$1.95
	LDOS/World Com	\$1.50	\$1.50
	Matrix	\$1.85	\$1.25
10 minutes	AT&T	\$4.35	\$3.00
	LDOS/World Com	\$3.00	\$3.00
	Matrix	\$3.40	\$2.50
20 minutes	AT&T	\$7.85	\$5.00
	LDOS/World Com	\$6.00	\$6.00
	Matrix	\$6.50	\$4.00

## Choosing a plan

*continued from page 1*

5 and 7 p.m., or between 7 and 11 p.m., these plans may result in a savings for you.

- Do you call at all times of day and night? Then perhaps a volume discount plan would be best for you.

- The amount of your monthly long distance bill. If it is less than \$25 per month, consider a flat rate plan.

- Do you make many calling card calls? Look into the different calling card rates and surcharges or a discount plan that includes calling card calls. (See chart above comparing calling card

calls.)

- Do you use a cellular phone? If so, look for a plan that covers those calls.

- Some people may find that the best plan for them is the one they are currently enrolled in. If you are happy with your plan, stick with it—it might not exist if you want to switch back later.

- When you switch long distance carriers, your local phone company charges you a one-time fee, usually around \$5. Some long distance carriers will reimburse new customers for this expense. ■

**C**onsumer Action is a non-profit 501(c)(3) advocacy and education organization serving consumers since 1971. CA gives nonlegal advice to consumers, publishes surveys, distributes educational materials and participates in the legislative and regulatory processes.

CA's free switchboard provides advice and referrals on consumer problems, from 10 a.m. to 2 p.m. weekdays at (415) 777-9635 (Northern California) and (213) 624-8327 (Southern California). Voice/TTY: (415) 777-9456. Chinese, English and Spanish are spoken. Write to: Consumer Action, 116 New Montgomery St., Suite 233, San Francisco, CA 94105.

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# Finding the lowest long distance rates

**Survey shows the best per-minute rate available from each company, whether you make few or many calls**

## How to use this survey

This page shows the lowest per-minute rates on interstate calls from 15 phone companies, during the Day, Evening and Night/Weekend rate periods. Rates at the top of the page are for callers with small monthly bills—under \$10. The next section is for people with bills of \$10-\$25, and the third section covers larger bills.

Most of the rates quoted are connected to a specific calling plan. Some of these plans have monthly fees—they are shaded in gray. The key at the right notes which plans are described, and whether they have special fees. Call the companies for more information. Rates do not reflect additional calling circle discounts offered by some carriers. Toll-free numbers for all the companies appear with the calling plan descriptions on pages 2 and 4. Use the chart and listings only as a guide—rates and calling plans can change at any time.

### Monthly bills of under \$10

#### Daytime

Americall	16¢
AT&T	28¢
Express Tel/Extel Com	24¢
Frontier	22¢
LCI	19¢
LDIS World Com	20¢
Matrix	18¢
MCI	15¢
Sprint	22¢
VarTee	15¢
Working Assets	28¢

#### Evening

Americall	16¢
AT&T	17¢
Express Tel/Extel Com	14¢
Frontier	10¢
LCI	14¢
LDIS World Com	10¢
Matrix	13.6¢
MCI	15¢
Sprint (from 7 p.m.)	10¢
VarTee	15¢
Working Assets	17¢

#### Night/Weekend

Americall	16¢
AT&T	15¢
Express Tel/Extel Com	12.5¢
Frontier	10¢
LCI	12¢
LDIS World Com	10¢
Matrix	12¢
MCI	15¢
Sprint (to 7 a.m.)	10¢
VarTee	15¢
Working Assets	15¢

#### Plans with monthly fees

Excel Communications	16.1¢	Excel Communications	11.9¢	Excel Communications	10.5¢
TransNational	21.9¢	TransNational (from 7 p.m.)	9.9¢	TransNational	9.9¢
US Long Distance	15¢	US Long Distance	15¢	US Long Distance	15¢
World XChange	19¢	World XChange	8.9¢	World XChange	8.9¢

### Monthly bills of \$10-\$25

#### Daytime

Americall	16¢
AT&T	25.2¢
Express Tel/Extel Com	24¢
Frontier	22¢
LCI	19¢
LDIS World Com	20¢
Matrix	18¢
MCI	15¢
Sprint	22¢
VarTee	15¢
Working Assets	28¢

#### Evening

Americall	16¢
AT&T	15.3¢
Express Tel/Extel Com	14¢
Frontier	10¢
LCI	14¢
LDIS World Com	10¢
Matrix	13.6¢
MCI	15¢
Sprint (from 7 p.m.)	10¢
VarTee	15¢
Working Assets	17¢

#### Night/Weekend

Americall	16¢
AT&T	13.5¢
Express Tel/Extel Com	12.5¢
Frontier	10¢
LCI	12¢
LDIS World Com	10¢
Matrix	12¢
MCI	15¢
Sprint (to 7 a.m.)	10¢
VarTee	15¢
Working Assets	15¢

#### Plans with monthly fees

Excel Communications	16.1¢	Excel Communications	11.9¢	Excel Communications	10.5¢
TransNational	21.9¢	TransNational (from 7 p.m.)	9.9¢	TransNational	9.9¢
US Long Distance	15¢	US Long Distance	15¢	US Long Distance	15¢
World XChange	19¢	World XChange	8.9¢	World XChange	8.9¢

### Monthly bills of more than \$25

#### Daytime

Americall	16¢
AT&T	21¢
Express Tel/Extel Com	24¢
Frontier	22¢
LCI	19¢
LDIS World Com	20¢
Matrix	18¢
MCI	15¢
Sprint	22¢
TransNational	21.9¢
VarTee	15¢
Working Assets	21¢

#### Evening

Americall	16¢
AT&T	12.7¢
Express Tel/Extel Com	14¢
Frontier	10¢
LCI	14¢
LDIS World Com	10¢
Matrix	13.6¢
MCI	13¢
Sprint (from 7 p.m.)	10¢
TransNational (from 7 p.m.)	9.9¢
VarTee	15¢
Working Assets	12.7¢

#### Night/Weekend

Americall	16¢
AT&T	11.2¢
Express Tel/Extel Com	12.5¢
Frontier	10¢
LCI	12¢
LDIS World Com	10¢
Matrix	12¢
MCI	11¢
Sprint (to 7 a.m.)	10¢
TransNational	9.9¢
VarTee	15¢
Working Assets	11.2¢

#### Plans with monthly fees

Excel Communications	16.1¢	Excel Communications	11.9¢	Excel Communications	10.5¢
US Long Distance	15¢	US Long Distance	15¢	US Long Distance	15¢
World XChange	19¢	World XChange	8.9¢	World XChange	8.9¢

## Notes:

Americall: Basic rates are quoted.

AT&T: On monthly bills below \$10, AT&T's basic Dial 1 rates are given. The True Reach Savings plan is used to figure a 10% discount on bills totaling \$10-\$25 and 25% off larger bills. Rates were calculated using a call at the greatest distance possible. (Note: this survey was conducted before AT&T's Feb. 17 rate increases.)

Excel: Daytime rates are for the Premiere Plus II plan (monthly fee, \$3). Lowest Evening and Night/Weekend rate is for the Excel Plus II plan (monthly fee, \$1). Excel Plus II rates were calculated using a call at the greatest distance possible—interstate calls of less distance may be lower.

Express Tel/Extel Com: Company uses flat rates based on mileage. Rates given are for between 450-3,000 miles.

Frontier: Homesaver calling plan rates are quoted.

LCI: Rates for the All America Plan are quoted.

LDIS World Com: Home Advantage plan rates are quoted.

Matrix: Lowest daytime rate quote is for the SmartWorld Day plan. Lowest evening and night/weekend rate is for the SmartWorld Basic Service plan; these rates were calculated using a call at the greatest distance possible—interstate calls of less distance may be lower.

MCI: The best rates for daytime calls are with the MCI Minutes plan. Evening and nighttime callers would get better rates with the Friends and Family discount, providing their bills totaled at least \$10 per month.

Sprint: Quoted rates are for the Sprint Sense calling plan, with Peak (7 a.m.-7 p.m.) and Off-Peak (7 p.m.-7 a.m. weekdays and all weekend) rate periods.

TransNational: Quoted rates are for the TNC Sense Plus plan, with Peak (8 a.m.-7 p.m. weekdays) and Off-Peak (7 p.m.-8 a.m. weekdays and all weekend) rate periods. If you don't make at least \$25 per month in calls under the Sense Plus plan, a monthly fee of \$2.99 will be charged.

US Long Distance: Quoted rates are for the Advantage Select II calling plan, which has a \$2.50 monthly fee. Slightly lower interstate rates are available to customers with monthly bills totaling \$50 to \$500 under the Advantage California plan.

VarTee: Quoted rates are for the Common Cents calling plan.

Working Assets: A volume discount plan reduces monthly bills of more than \$25 by 25%. Rates were calculated using a call at the greatest distance possible.

World XChange: Rates quoted are for the Family Savings Program calling plan, which has a monthly fee of \$3.

#### Limits on Using CA's Surveys

Neither CA's surveys nor its interpretation of survey results may be used in advertising or for any other commercial purposes. CA will take all steps necessary to prevent commercial use of its surveys or name.

## Domestic plans

continued from page 2

**Rate periods included:** All  
**Plan description:** All domestic calls are billed at the rate of 15¢ per minute.

**SPRINT**  
(800) 746-3767

**Calling plan name:** *Sprint Sense*  
**Type of plan:** Flat rate  
**Sign up required:** Yes  
**Monthly fee:** No  
**Rate periods included:** Peak (7 a.m.-7 p.m.) and Off-Peak (7 p.m.-7 a.m.)  
**Plan description:** During Peak hours, callers are charged 22¢ per minute on state-to-state calls. During Off-Peak hours, the rate is 10¢ per minute and includes weekend calls to Canada.

**TRANSNATIONAL COMMUNICATIONS**  
(800) 653-2669

**Calling plan name:** *Simple Advantage*  
**Type of plan:** Flat rate  
**Sign up required:** Yes  
**Monthly fee:** No  
**Rate periods included:** Lowest per-minute rate applies Monday-Friday from 5 p.m.-8 a.m. and all day on Saturdays and Sundays.

**Plan description:** Simple Advantage customers pay 26.9¢ per minute for daytime calls and 12.9¢ per minute at all other times.

**Calling plan name:** *TNC Sense Plus*  
**Type of plan:** Flat rate  
**Sign up required:** Yes  
**Monthly fee:** The \$2.99 fee is waived for bills of \$25 or more.  
**Rate periods included:** Lowest rate applies Monday-Friday from 7 p.m.-8 a.m. and all day on Saturdays and Sundays.  
**Plan description:** TNC Sense Plus customers pay 21.9¢ for daytime calls and 9.9¢ per minute at all other times.

**US LONG DISTANCE**  
(800) 500-5300

**Calling plan name:** *Advantage Select II*  
**Type of plan:** Flat rate  
**Sign up required:** Yes  
**Monthly fee:** \$2.50  
**Rate periods included:** All  
**Plan description:** Interstate rate is 15¢ per minute at all times.

**VARTEC**  
(800) 583-6767

**Calling plan name:** *Common Cents*  
**Type of plan:** Flat rate  
**Sign up required:** Yes  
**Monthly fee:** No  
**Rate periods included:** All

**Plan description:** Common Cents customers are charged 15¢ per minute on calls to 50 states. The rate applies 24 hours a day, every day.

**Calling plan name:** *Dimeline*  
**Type of plan:** Flat rate  
**Sign up required:** No, but caller must use 5-digit access code (10811) before dialing.  
**Monthly fee:** \$5 when service is used  
**Rate periods included:** All  
**Plan description:** Calls to 50 states are billed at 10¢ per minute, with a 3-minute minimum per call.

**WORKING ASSETS**  
(800) 788-8588

**Calling plan name:** *Volume Discounts*  
**Type of plan:** Volume discount  
**Sign up required:** No  
**Monthly fee:** No  
**Rate periods included:** All  
**Plan description:** A 25% discount applies to all interstate calls totaling between \$25-\$49.99 and a 30% discount applies to larger bills. Working Assets donates 1% of monthly charges to non-profit groups working for peace, human rights, economic justice and the environment.

**Calling plan name:** *Friendship Discount*  
**Type of plan:** Calling circle  
**Sign up required:** No

**Monthly fee:** No  
**Rate periods included:** All  
**Plan description:** If you call someone who is in the Working Assets long distance network, you will save 25% on the call. If both Volume Discount and Friendship Discount apply, the greater of the two discounts is used.

**WORLD X CHANGE**  
(800) 569-8700

**Calling plan name:** *Family Savings*  
**Type of plan:** Flat rate  
**Sign up required:** Yes  
**Monthly fee:** \$3  
**Rate periods included:** Peak (8 a.m.-6 p.m. weekdays) and Off-Peak (all other times).  
**Plan description:** The plan offers continental interstate rates of 19¢ per minute on calls made between 8 a.m. and 5 p.m., and 8.9¢ a minute between 5 p.m. and 8 a.m.

**Calling plan name:** *Talk Cents*  
**Type of plan:** Flat rate  
**Sign up required:** No. Callers who want to use the service must dial the 10502 access code.  
**Fee:** \$4.95 per month, charged only when service is used.  
**Rate periods included:** All  
**Plan description:** Interstate calls are charged at a rate of 9¢ per minute. ■

## How to choose an international calling plan

International plans offer discounts or flat rates on calls to certain countries at Peak and Off-Peak time periods. The fact that rates and time periods vary by country makes it difficult to give anything more than general descriptions or advice about international calling plans.

Just because you are enrolled in a domestic (U.S.) calling plan does not mean you will be given a discount on international calls. With most carriers, you need to sign up for a domestic plan and an international plan. (One carrier, Matrix, offers a plan for savings on both domestic and international calls.)

Most carriers in CA's survey charge a monthly fee for their international plans, so it only pays to have a plan if you make enough international calls each month to offset that fee.

To choose the best plan, you will have to know which countries you call on a regular basis. Compare the rate periods to determine if the lowest rates (often called Off-peak or Economy rates) are offered at a convenient time for your calls.

Sometimes different carriers charge different rates for calls to the same country.

Many companies promise a certain discount off their basic international

rates to people who sign up for a calling plan. However, the quoted percentage may be good only on Off-peak rates, and a smaller discount may apply on calls placed during Peak time periods.

To find the best international plan for you, compare monthly fees, basic per-minute rates, how the rate periods correspond to your calling patterns, and how much of a discount is offered during each time period.

For the toll-free phone number of each company, look under domestic calling plans starting on page 2.

### AT&T

**Calling plan name:** *True Country*  
**Type of plan:** Discount on all international calls to one country.  
**Sign up required:** Yes  
**Monthly fee:** No  
**Rate periods included:** One rate period only.  
**Plan description:** Discount of 20% on calls to the one country of your choice.

**Calling plan name:** *True World*  
**Type of plan:** International discount  
**Sign up required:** Yes  
**Monthly fee:** \$3  
**Rate periods included:** Peak and Off-

peak rate periods vary by country.  
**Plan description:** Approximate discounts of 40% on calls to 250 countries during Peak and Off-peak rate periods.

### EXCEL

**Calling plan name:** *WorldNet*  
**Type of plan:** International discount  
**Sign up required:** Yes  
**Monthly fee:** \$3  
**Rate periods included:** Peak and Off-peak time periods vary by country.  
**Plan description:** Excel states that subscribers receive a 65% discount off the company's basic Off-Peak international rates.

### FRONTIER

**Calling plan name:** *International Connections*  
**Type of plan:** Off-Peak international discount  
**Sign up required:** Yes  
**Monthly fee:** \$2.95  
**Rate periods included:** 12-hour rate periods (Peak and Off-Peak) vary by country. Saturday and Sunday are Off-Peak.  
**Plan description:** The plan offers savings on Off-Peak calls.

### LCI INTERNATIONAL

**Calling plan name:** *Extend Your Reach*  
**Type of plan:** Flat rate international discount  
**Sign up required:** Yes  
**Monthly fee:** None, but callers must

make more than \$50 worth of international calls each year.  
**Rate periods included:** Applies 24 hours per day.  
**Plan description:** Rates vary by country. Billing is in 6-second increments.

### MATRIX

(See *Smart World Basic* under domestic calling plans.)

### MCI

**Calling plan name:** *MCI World*  
**Type of plan:** Discount on pre-selected phone numbers.  
**Sign up required:** Yes  
**Monthly fee:** \$3  
**Rate periods included:** Discount applies on all calls to pre-selected numbers.  
**Plan description:** Customers receive MCI's lowest international rates on calls placed to the pre-selected phone numbers. All other international calls are billed based on two time periods.

### SPRINT

**Calling plan name:** *Sprint Sense International*  
**Type of plan:** Flat rate international  
**Sign up required:** Yes  
**Monthly fee:** \$3  
**Rate periods included:** Peak and Off-Peak periods are 12 hours each.  
**Plan description:** Flat rates vary according to the country called. (Calls to Canada on weekends cost 10¢ per minute.) Customers receive an annual rebate equal to 10% of international charges.

### TRANSNATIONAL

**Calling plan name:** *World Advantage*  
**Type of plan:** Flat rate international  
**Sign up required:** Yes  
**Monthly fee:** \$2.95  
**Rate periods included:** Only Off-Peak rate period covered.  
**Plan description:** Flat per-minute rates vary by country.

### WORLD X CHANGE

**Calling plan name:** *Worldwide Connection*  
**Type of plan:** Flat rate  
**Sign up required:** Yes  
**Monthly fee:** \$4.50  
**Rate periods included:** Peak & Off-Peak rate periods.  
**Plan description:** Flat per-minute rates vary by country. ■

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